

PUBLIC SUBMISSION

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Docket: EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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Comment on FR Doc # 2015-08831

Submitter Information

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General Comment

My husband and I are very upset that this proposed rule will prohibit the trading of options in retirement accounts (401K's). We have invested hours of time learning about options, and have found them to be a safe way to increase returns on 401K investments. The fed has kept interest rates low for years which hurts small investors and those saving for retirement. If the purpose of the 401K is to help responsible people plan for their retirement, then options are an intelligent way to increase returns. The increases in returns by using options in a 401K can be the difference between a secure retirement, and one filled with financial burden and worry. Please do not end this valuable tool for the small retirement investor.